

Information to identify the case:

Debtor 1	<u>Randy R DuVilla</u>	Social Security number or ITIN	xxx-xx-3885
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Toni L DuVilla</u>	Social Security number or ITIN	xxx-xx-7082
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-21995-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Randy R DuVilla

Toni L DuVilla

5/6/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Randy R DuVilla
 Toni L DuVilla
 Debtors

Case No. 14-21995-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 32

Date Rcvd: May 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2019.

db/jdb +Randy R DuVilla, Toni L DuVilla, 122 Sheldon Avenue, Millville, NJ 08332-7411
 cr +Colonial Bank, FSB, 2745 S. Delsea Drive, Vineland, NJ 08360-7079
 cr +Hyundai Capital America, c/o Schiller & Knapp, LLP, 101 Hudson Street, Suite 210,
 Jersey City, NJ 07302-3915
 r +Michele Kelly, S. Kelly Real Estate, LLC, 811 Landis Avenue, Bridgeton, NJ 08302-4839
 cr +SN Servicing Corporation as servicer for Igloo Ser, FRIEDMAN VARTOLO LLP, 950 THIRD AVENUE,
 11TH FLOOR, NEW YORK, NY 10022-2775
 514847493 +Atlantic City Electric CO EFCU, 5100 Harding Highway, Mays Landing, NJ 08330-2297
 515097447 +Atlantic City Electric Co. EFCU, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue,
 Tinton Falls, NJ 07724-3001
 514847495 +Brittani Potts, 105 Main Avenue, Millville, NJ 08332-9512
 514847497 +Colonial Bank, FSB/Statebridge, 5680 Greenwood Plaza Drive, Ste 100s,
 Greenwood Village, CO 80111-2404
 514847503 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan Motor Acceptance, 8900 Freeport Parkway,
 Irving, TX 75063)
 514854680 Nissan Motor Acceptance Corporation, PO Box 660366 Dallas TX 75266-0366
 514847504 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
 Trenton, NJ 08695)
 514847505 +State of New Jersey, Dept of Labor & Workforce Development, PO Box 981,
 Trenton, NJ 08625-0981
 515095820 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov May 07 2019 00:02:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 07 2019 00:02:40 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514847494 EDI: BANKAMER.COM May 07 2019 03:08:00 Bank of America, PO Box 982235,
 El Paso, TX 79998
 514847496 EDI: CHASE.COM May 07 2019 03:08:00 Chase Bank USA, PO Box 15298,
 Wilmington, DE 19850-5298
 514847498 +EDI: WFNNB.COM May 07 2019 03:08:00 Comenity Bank/Fashbug, PO Box 182272,
 Columbus, OH 43218-2272
 514847499 +EDI: RMSC.COM May 07 2019 03:08:00 GECCB/Care Credit, PO Box 965036,
 Orlando, FL 32896-5036
 514847500 +EDI: HY11.COM May 07 2019 03:08:00 Hyundai Capital America, PO Box 20835,
 Fountain Valley, CA 92728-0835
 516822258 +EDI: HY11.COM May 07 2019 03:08:00 Hyundai Capital America DBA, Hyundai Motor Finance,
 PO Box 20809, Fountain Valley, CA 92728-0809
 514864874 +EDI: HY11.COM May 07 2019 03:08:00 Hyundai Motor Finance, PO Box 20809,
 Fountain Valley, CA 92728-0809
 514847501 EDI: IRS.COM May 07 2019 03:08:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 515095551 EDI: PRA.COM May 07 2019 03:08:00 Portfolio Recovery Associates, LLC, c/o Care Credit,
 POB 41067, Norfolk VA 23541
 514847506 EDI: TDBANKNORTH.COM May 07 2019 03:08:00 TD Bank, NA, PO Box 84037,
 Columbus, GA 31908-4037
 514847502 EDI: TFSR.COM May 07 2019 03:08:00 Lexus Financial Services, PO Box 5855,
 Carol Stream, IL 60197-5855
 514885208 EDI: TFSR.COM May 07 2019 03:08:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
 Cedar Rapids, Iowa 52408-8026
 514847509 +EDI: WFNNB.COM May 07 2019 03:08:00 WFNNB/Dress Barn, PO Box 182789,
 Columbus, OH 43218-2789
 514951170 EDI: WFFC.COM May 07 2019 03:08:00 Wells Fargo Bank, N.A., PO Box 10438,
 Des Moines, IA 50306-0438
 514847507 +EDI: WFFC.COM May 07 2019 03:08:00 Wells Fargo Financial, 800 Walnut Street,
 Des Moines, IA 50309-3891
 514847508 EDI: WFFC.COM May 07 2019 03:08:00 Wells Fargo Home Mortgage, PO Box 14411,
 Des Moines, IA 50306-3411

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wells Fargo Bank, NA

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 32

Date Rcvd: May 06, 2019

514873265*	Nissan Motor Acceptance Corp,	PO Box 660366,	Dallas TX 75266-0366
514873266*	Nissan Motor Acceptance Corp,	PO Box 660366,	Dallas TX 75266-0366
514873267*	Nissan Motor Acceptance Corp,	PO Box 660366,	Dallas TX 75266-0366

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2019 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor Randy R DuVilla andy@sjbankruptcyllaw.com,
abfecf@gmail.com;finbergar39848@notify.bestcase.com
Andrew B. Finberg on behalf of Joint Debtor Toni L DuVilla andy@sjbankruptcyllaw.com,
abfecf@gmail.com;finbergar39848@notify.bestcase.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroupp@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Jonathan C. Schwalb on behalf of Creditor SN Servicing Corporation as servicer for Igloo
Series II Trust bankruptcy@friedmanvartolo.com
Matthew William Lizotte on behalf of Creditor SN Servicing Corporation as servicer for Igloo
Series II Trust mlizotte@friedmanvartolo.com
Steven Eisenberg on behalf of Creditor Colonial Bank, FSB bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com
Young-Lynn Lee on behalf of Creditor Hyundai Capital America ylee@schillerknapp.com,
kcollins@schillerknapp.com

TOTAL: 10